

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. (Currently Amended) A computer-implemented method for collecting and aggregating creditworthiness data describing a subject company, comprising:
 - from a plurality of client machines each running an accounting software application and operated by different users, receiving transaction data for a plurality of companies comprising the subject company;
 - for each company of the plurality of companies, aggregating transaction data from the plurality of client machines using a processor to obtain aggregated transaction data;
 - determining, using the processor, a creditworthiness rating of the subject company based on aggregated transaction data;
 - generating, using the processor, a creditworthiness report for the subject company based on the creditworthiness rating;
 - receiving a request from a user for the creditworthiness report;
 - determining whether the user is authorized to receive the creditworthiness report; and
 - responsive to the user being authorized to receive the creditworthiness report, outputting the creditworthiness report,wherein at least a subset of the different users are unaffiliated with one another.
- 2-6. (Cancelled)
7. (Previously Presented) The method of claim 1, further comprising generating a credit history report based on aggregated transaction data.
- 8-10. (Cancelled)
11. (Previously Presented) The method of claim 1, further comprising:
 - transmitting the creditworthiness report to a set of users designated as subscribers to the creditworthiness report.
- 12-15. (Cancelled)

16. (Previously Presented) The method of claim 1, wherein transaction data comprises locally aggregated data describing company payment histories.
17. (Previously Presented) The method of claim 1, wherein aggregating transaction data for the subject company comprises normalizing subject company identifiers to account for variations in naming the subject company.
18. (Previously Presented) The method of claim 1, wherein receiving transaction data comprises:
 - receiving indications as to whether users of the plurality of client machines assent to data collection; and
 - receiving transaction data from those of the plurality of client machines for which user assent was received.
19. (Previously Presented) The method of claim 1, further comprising, responsive to an indication of user assent being received from the user, permitting the user to use a mark signifying that the user participates in a creditworthiness data collection effort.
20. (Previously Presented) The method of claim 1, further comprising outputting, within the accounting software application, an indication of the creditworthiness rating for the subject company.
21. (Previously Presented) The method of claim 1, further comprising, responsive to at least one predefined criterion with respect to the subject company, outputting to the user an indication of the creditworthiness rating for the subject company.
22. (Previously Presented) The method of claim 21, wherein the at least one predefined criterion comprises at least one selected from a group consisting of:
 - the creditworthiness rating having changed by at least a predetermined amount;
 - a length of time since the indication was most recently outputted;
 - the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

the subject company being located within a defined geographic region with respect to the user;
the user having indicated an interest in the subject company;
a type of business of the subject company being related to that of the user; and
the type of business of the subject company being related to that of other customers of the user.

23. (Cancelled)

24. (Original) The method of claim 1, further comprising, responsive to the creditworthiness rating, generating a factoring valuation for the subject company.

25. (Previously Presented) The method of claim 1, wherein transaction data comprises at least one selected from a group consisting of:

a transaction date;
an invoice date;
an invoice number;
a name of the subject company;
a transaction description;
a transaction amount; and
a transaction category.

26-48. (Cancelled)

49. (Currently Amended) A system for collecting and aggregating creditworthiness data describing a subject company, comprising:

a processor;

a memory operatively connected to the processor and comprising:

a data collection module, for receiving from a plurality of client machines, each running an accounting software application and operated by different users, transaction data for a plurality of companies comprising the subject company;

a data aggregation module, coupled to the data collection module, for:
for each company of the plurality of companies, aggregating transaction data
from the plurality of client machines to obtain aggregated transaction
data, and
determining a creditworthiness rating of the subject company based on
aggregated transaction data;
a report generation module, for generating a creditworthiness report for the subject
company based on the creditworthiness rating; and
a report distribution module, for:
receiving a request from a user for the creditworthiness report,
determining whether the user is authorized to receive the creditworthiness
report, and
responsive to the user being authorized to receive the creditworthiness report,
outputting the creditworthiness report,
wherein at least a subset of the different users are unaffiliated with one another.

50-54. (Cancelled)

55. (Previously Presented) The system of claim 49, wherein the report generation module is further
for generating a credit history report based on aggregated transaction data.

56-58. (Cancelled)

59. (Previously Presented) The system of claim 49, wherein the report distribution module is
further for transmitting the creditworthiness report to a set of users designated as subscribers to
the creditworthiness report.

60-63. (Cancelled)

64. (Previously Presented) The system of claim 49, wherein transaction data comprises locally
aggregated data describing company payment histories.

65. (Previously Presented) The system of claim 49, wherein the data aggregation module is further for normalizing subject company identifiers to account for variations in naming the subject company.
66. (Previously Presented) The system of claim 49, wherein receiving transaction data by the data collection module comprises:
- receiving indications as to whether users of the plurality of client machines assent to data collection; and
 - receiving transaction data from those of the plurality of client machines for which user assent was received.
67. (Previously Presented) The system of claim 49, wherein the accounting software application comprises functionality for outputting, within the accounting software application, an indication of the creditworthiness metric for the subject company.
68. (Previously Presented) The system of claim 49, wherein the report generation module is further for, responsive to at least one predefined criterion with respect to the subject company, outputting to the user an indication of the creditworthiness metric for the subject company.
69. (Previously Presented) The system of claim 68, wherein the at least one predefined criterion comprises at least one selected from a group consisting of:
- the creditworthiness rating having changed by at least a predetermined amount;
 - a length of time since the indication was most recently outputted;
 - the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;
 - the subject company being located within a defined geographic region with respect to the user;
 - the user having indicated an interest in the subject company;
 - a type of business of the subject company being related to that of the user; and
 - the type of business of the subject company being related to that of other customers of the user.

70. (Cancelled)

71. (Previously Presented) The system of claim 49, wherein the report generation module is further for, responsive to the creditworthiness rating, generating a factoring valuation for the subject company.

72. (Previously Presented) The system of claim 49, wherein transaction data comprises at least one selected from a group consisting of:

- a transaction date;
- an invoice date;
- an invoice number;
- a name of the subject company;
- a transaction description;
- a transaction amount; and
- a transaction category.

73-80. (Cancelled)

81. (Currently Amended) A computer-readable medium comprising computer-readable code ~~executable on a computer, for collecting and aggregating creditworthiness data describing a subject company, comprising the~~ computer-readable code adapted comprising instructions to:

- receive, from a plurality of client machines, each running an accounting software application and operated by different users, transaction data for a plurality of companies comprising the subject company;
- aggregate, for each company of the plurality of companies, transaction data from the plurality of client machines to obtain aggregated transaction data;
- determine a creditworthiness rating of the subject company based on aggregated transaction data;
- generate a creditworthiness report for the subject company based on the creditworthiness rating;
- receive a request from a user for the creditworthiness report;

determine whether the user is authorized to receive the creditworthiness report; and responsive to the user being authorized to receive the creditworthiness report, output the creditworthiness report, wherein at least a subset of the different users are unaffiliated with one another.

82-86. (Cancelled)

87. (Previously Presented) The computer-readable medium of claim 81, further comprising computer-readable code adapted to generate a credit history report based on aggregated transaction data.

88-90. (Cancelled)

91. (Previously Presented) The computer-readable medium of claim 88, further comprising computer-readable code adapted to transmit the creditworthiness report to a set of users designated as subscribers to the creditworthiness report.

92-95. (Cancelled)

96. (Previously Presented) The computer-readable medium of claim 81, wherein transaction data comprises locally aggregated data describing company payment histories.

97. (Previously Presented) The computer-readable medium of claim 81, wherein computer-readable code adapted to aggregate transaction data for the subject company comprises computer-readable code adapted to normalize subject company identifiers to account for variations in naming the subject company.

98. (Previously Presented) The computer-readable medium of claim 81, wherein computer-readable code adapted to receive transaction data comprises computer-readable code adapted to: receive indications as to whether users of the plurality of client machines assent to data collection; and receive transaction data from those of the plurality of client machines for which user assent was received.

99. (Previously Presented) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to an indication of user assent being received from the user, permit the user to use a mark signifying that the user participates in a creditworthiness data collection effort.
100. (Previously Presented) The computer-readable medium of claim 81, further comprising computer-readable code adapted to output, within the accounting software application, an indication of the creditworthiness metric for the subject company.
101. (Previously Presented) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to at least one predefined criterion with respect to the subject company, output to the user an indication of the creditworthiness metric for the subject company.
102. (Previously Presented) The computer-readable medium of claim 101, wherein the at least one predefined criterion comprises at least one selected from a group consisting of:
- the creditworthiness rating having changed by at least a predetermined amount;
 - a length of time since the indication was most recently outputted;
 - the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;
 - the subject company being located within a defined geographic region with respect to the user;
 - the user having indicated an interest in the subject company;
 - a type of business of the subject company being related to that of the user; and
 - the type of business of the subject company being related to that of other customers of the user.
103. (Cancelled)

104. (Original) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to the creditworthiness rating, generate a factoring valuation for the subject company.
105. (Previously Presented) The computer-readable medium of claim 81, wherein transaction data comprises at least one selected from a group consisting of:
- a transaction date;
 - an invoice date;
 - an invoice number;
 - a name of the subject company;
 - a transaction description;
 - a transaction amount; and
 - a transaction category.
- 106-148. (Cancelled)
149. (Previously Presented) The method of claim 1, wherein outputting the creditworthiness report comprises transmitting an alert to the user.
150. (Previously Presented) The system of claim 49, wherein outputting the creditworthiness report by the report generation module comprises using an alert generation module to transmit an alert to the user.
151. (Previously Presented) The computer-readable medium of claim 81, wherein computer-readable code adapted to output the creditworthiness report comprises computer-readable code adapted to transmit an alert to the user.